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insured or federally guaranteed, has come down and required for a series of years now, with a series of dates, that for the protection of those kinds of loans, that the appraisers looking at the security will have had a certain minimal level of education and training, et cetera. The bill that is before you today, which is meeting the requirements of the appraisal subcommittee of the regulatory body is, basically, to enhance certain provisions of the appraisers qualification law in order to, for the most part, comply with federal law; that is, for the most part, it does comply with the federal law. There are a couple of minor provisions that are not required to meet federal law but are thought to be good policy by the Nebraska Appraisers Board. So just to remind some of you who may not be so acquainted with how it is structured in Nebraska, we, basically, have four levels of appraisers, all of whom have a different level of education...educational background and a different level of experience background. The minimum level we call registered appraisers. The next three levels are licensed appraisers and certified residential appraisers and general appraisers. Those three higher categories correspond roughly to the federal requirements in order to...in terms of qualifications and all three would be qualified to work with at least certain types of federally guaranteed securities. So with respect to registered, that is the folks out there who are free to deal in noninsured types of appraisal activities, this bill only makes one change, and that is that the number of hours of continuing education would increase from 20 to 28. That would be true of registered. That would also be true of the three other categories. So the continuing education requirement is increased for everyone. The remainder of the changes have to do with the three higher categories and have to do with qualifying those categories to deal in federal...federal type, federal insured or federal guaranteed loans, and all of this has to be in place by January 1 of next year. So what it essentially does with respect to the lowest of the three categories, the licensed appraisers, the number of class hours necessary in order to qualify for the exam is increased from 75 to 90 hours. With respect to the next highest category, certified residential, the number of hours of experience, not education but experience, in order to qualify for the exam is increased from 2,000 to 2,500 hours, and within that the number of hours of residential experience is increased from 1,000 to 1,500. And, finally, with